



STIC Search Report

EIC 3600

STIC Database Tracking Number: 148150

TO: Elaine Gort
Location: 7B21
Art Unit : 3627
Wednesday, March 23, 2005

Case Serial Number: 09/671783

From: Sylvia Keys
Location: EIC 3600
PK5-Suite 804
Phone: 305-5782

sylvia.keys@uspto.gov

Search Notes

Dear Examiner Gort,

Please read through the results.

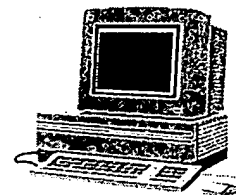
If you have any questions, please do not hesitate to contact me.

Sylvia

Received
3/23/05
Sylvia

EIC 3600

Search Results



Feedback Form (Optional)

Scientific & Technical Information Center

The search results generated for your recent request are attached. If you have any questions or comments (compliments or complaints) about the scope or the results of the search, please contact *the EIC searcher* who conducted the search *or contact*:

Karen Lehman, 306-5783

Voluntary Results Feedback Form

➤ *I am an examiner in Workgroup:* Example: 3610

➤ *Relevant prior art found, search results used as follows:*

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
(journal articles, conference proceedings, new product announcements etc.)

➤ *Relevant prior art not found:*

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Search results were not useful in determining patentability or understanding the invention.

Other Comments:

File 16:Gale Group PROMT(R) 1990-2005/Mar 24
(c) 2005 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2005/Mar 24
(c) 2005 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2005/Mar 24
(c) 2005 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2005/Mar 24
(c) 2005 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2005/Mar 24
(c) 2005 The Gale Group
File 9:Business & Industry(R) Jul/1994-2005/Mar 23
(c) 2005 The Gale Group
File 15:ABI/Inform(R) 1971-2005/Mar 23
(c) 2005 ProQuest Info&Learning
File 20:Dialog Global Reporter 1997-2005/Mar 24
(c) 2005 The Dialog Corp.
File 95:TEME-Technology & Management 1989-2005/Feb W2
(c) 2005 FIZ TECHNIK
File 476:Financial Times Fulltext 1982-2005/Mar 24
(c) 2005 Financial Times Ltd
File 610:Business Wire 1999-2005/Mar 24
(c) 2005 Business Wire.
File 613:PR Newswire 1999-2005/Mar 24
(c) 2005 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2005/Mar 24
(c) 2005 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2005/Mar 22
(c) 2005 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 625:American Banker Publications 1981-2005/Mar 24
(c) 2005 American Banker
File 268:Banking Info Source 1981-2005/Mar W1
(c) 2005 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2005/Mar 24
(c) 2005 Bond Buyer
File 267:Finance & Banking Newsletters 2005/Mar 22
(c) 2005 The Dialog Corp.

Set	Items	Description
S1	22698	DEFAULT?() (RATE OR RATES)
S2	3199038	(LOAN OR LOANS OR BOND() RATING?)
S3	22472	(COMPANY OR BUSINESS) (3N) DEFAULT?
S4	44387	(S1 OR S2 OR S3) (5N) (ESTIMAT? OR FORECAST? OR DETERMIN? OR PROBABILIT?)
S5	1529883	(SHARE OR SHARES OR STOCK OR STOCKS OR VOLATIL?) (1W) (PRICE OR PRICES)
S6	101250	(SHARE OR SHARES) (5N) (DEBT OR DEBTS)
S7	372	(DEBT OR DEBTS OR LIABILITY OR LIABILITIES?) () PER() (SHARE - OR SHARES)
S8	7114	DEBT() RECOVERY
S9	1070	AU=(LARDY, J? OR LARDY J? OR FINKELSTEIN, V? OR FINKELSTEIN V? OR KHUONG() HUU, P? OR KHUONG() HUU P? OR YANG, Y? OR YANG - Y?)
S10	449	S4(S) (S5 OR S6)
S11	1	S10(S) (S7 OR S8)
S12	54	S4(3N) (S5 OR S6)

S13	54	S12 NOT S11
S14	31	S13 NOT PY>2000
S15	22	RD (unique items)
S16	11	S4(S) (S7 OR S8)
S17	11	S16 NOT S15
S18	11	RD (unique items)
S19	0	S9(S) (S1 OR S2 OR S3)

11/3,K/1 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

26338131

When Defaults Become Projects Under Implementation

FINANCIAL EXPRESS

November 30, 2002

JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 947

... them with sweetheart deals for years by lowering interest rates, writing off some loans, converting **debt** to **shares** at dubiously low levels, or simply handing out new loans to repay old ones. So...

15/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

08074214 Supplier Number: 67364803 (USE FORMAT 7 FOR FULLTEXT)
**Fujitsu-ICL Systems Announces New Fujitsu Series 8000 ATMs; Series 8000 Is
The First Line Of Microsoft Windows 2000-Based ATMs.**
Business Wire, p0376
Nov 27, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 852

... and movie tickets, phone cards and lottery tickets as well as pay
bills, apply for **loans** and view personalized weather **forecasts** and
stock prices on line.

"This is the future of ATMs," said Ron Omohundro, executive vice
president and...

15/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

05416082 Supplier Number: 48216590 (USE FORMAT 7 FOR FULLTEXT)
Prices Hurt Charter's Takeover Plans
ELSTEIN, AARON
American Banker, p22
Jan 9, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 881

... business.

Mr. Koch says his company will "retard asset growth" this year and
"step up **loan** sales." But if earnings **estimates** and **stock prices**
for the industry come down, he might also find it a great chance to bulk...

15/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

03228843 Supplier Number: 44433631
National Insurance Group - Company Report
Investext, pl-18
Feb 11, 1994
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...flood zone determinations and also require monitoring of the change of
status of a prior **determination** over the life of a **loan** .

Tables in report: **Stock Price** And Earnings Data 1992-94; Income
Statement 1991-95; Balance Sheet Data As Of 9...

15/3,K/4 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02267738 Supplier Number: 42964013
Bank Of East Asia - Company Report
Investext, pl-3
May 1, 1992
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...finance demand and the exceptionally wide spreads enjoyed on these loan categories.

Tables in report: **Stock Price** & Market Data 1992; **Estimated** Breakdown Of **Loan** Portfolio November 1991; Earnings Model 1991-93; Earnings And Per Share Data 1982-93; Profit...

15/3,K/5 (**Item 5 from file: 16**)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02175050 Supplier Number: 42829293
Canadian Bank Review: 1Q92 - Industry Report
Investext, pl-33
March 13, 1992
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...Loss Provisions 1991-93; Banks Ranked By Productivity/Capital/Credit Quality & Other; BMO Vs Peers **Loan** Quality; CM 1992-93 EPS **Forecast** Revision; **Stock Price** And Financial Data By Company 1991-93; Market & Financial Statistics By Bank 1/31/92...

15/3,K/6 (Item 6 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02160846 Supplier Number: 42809307

Royal Bank Of Canada - Company Report

Investext, pl-3

March 4, 1992

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

...Tables in report: Stock Price Data 1991-93; First Quarter Income & EPS Data 1991-92; **Estimated** Non-LDC **Loan** Loss Provisions; **Stock Price** By Company 3/3/92

The INVESTEXT database offers the full text of this report...

15/3,K/7 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08102109 SUPPLIER NUMBER: 17294901 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Firms' financial conditions and investors' perceptions of auditor changes.

Persons, Obeua S.

Mid-Atlantic Journal of Business, v31, n2, p193(15)

June, 1995

ISSN: 0732-9334 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 6182 LINE COUNT: 00536

... during the period had been collected.

6. Material events are events that may significantly affect **stock prices**, e.g, management **forecast** of earnings, a change in **bond rating**, a proposal to acquire another firm, news about research and development, etc. The WSJ Index...

15/3,K/8 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

06425513 SUPPLIER NUMBER: 13663207 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Cash flows: another approach to ratio analysis.

Giacomino, Don E.; Mielke, David E.

Journal of Accountancy, 175, n3, 55(4)

March, 1993

ISSN: 0021-8448 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2184 LINE COUNT: 00182

... evaluate relative performance. They group ratios into liquidity and profitability categories to predict bankruptcy, the **probability** of **loan** defaults and **stock prices**. Relative performance evaluation assumes comparing a company's performance to that of a chosen industry...

15/3,K/9 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

05492057 SUPPLIER NUMBER: 11434712 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Measuring risk, both expected and unexpected. (Comment) (column)

Rose, Sanford

American Banker, v156, n207, p1(2)

Oct 25, 1991

DOCUMENT TYPE: column

ISSN: 0002-7561

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1497 LINE COUNT: 00113

... 12, this writer published an article in this space detailing a new method for assessing loan default probabilities based on stock price movements. This method, whose record for predicting loan defaults has been proved far superior to...

15/3,K/10 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

05101913 SUPPLIER NUMBER: 09747427 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Braincel brings neural network features to Excel. (Braincel)

Sullivan, Eamonn

PC Week, v8, n2, p14(1)

Jan 14, 1991

ISSN: 0740-1604

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 261 LINE COUNT: 00021

... neural network processing application.

Braincel can analyze Excel spreadsheet data to perform such operations as stock price forecasting, loan risk management or budget forecasting, according to officials at the New Haven, Conn., company.

Braincel connects to Excel through the...

15/3,K/11 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

04586986 SUPPLIER NUMBER: 08457896 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The relationship between the Argentinian debt rescheduling announcement and bank equity returns.

Mansur, Iqbal; Cochran, Steven J.; Seagers, David K.

Financial Review, v25, n2, p321(14)

May, 1990

ISSN: 0732-8516

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2453 LINE COUNT: 00204

... the international debt crisis, Cornell and Shapiro [3] (hereafter CS) studied the relationships between bank stock prices and Latin American loan exposure levels to determine if the market response in 1982 differed from the response in 1983. The main conclusion...

15/3,K/12 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

1825305 Supplier Number: 01825305

Loan-asset sales by top banks rise over 100% to Yen5.3 trillion
(In fiscal 1996, Japan's 20 major banks sold a total of Yen5.3tril (\$43bil)
in loan assets, up from Yen2.5tril in 1995)

Nikkei Weekly, v 35, n 1773, p 13

May 12, 1997

DOCUMENT TYPE: Journal ISSN: 1060-3506 (Japan)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...return on assets. Also, the sales slow the decline in net worth caused
by lower **share prices**.

Estimated amount of **loan** assets sold by major banks in Japan
in fiscal 1996

Nippon Credit Bank

Yen2 tril...

15/3,K/13 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01691829 03-42819

The post-Communist transition: Patterns and prospects

Exeter, Julian; Fries, Steven

Finance & Development v35n3 PP: 26-29 Sep 1998

ISSN: 0015-1947 JRNL CODE: FID

WORD COUNT: 2742

...TEXT: some recent bank privatizations when a lack of agreement on the
quality of the banks' **loan** portfolios made it difficult to **determine**
the appropriate **share prices** for the institutions.

The structure of the banking sector has begun to change in the...

15/3,K/14 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00847349 94-96741

Stock prices and bank lending behavior in Japan

Kim, Sun Bae; Moreno, Ramon

Federal Reserve Bank of San Francisco Economic Review n1 PP: 31-42 1994

ISSN: 0363-0021 JRNL CODE: FSE

WORD COUNT: 7162

...TEXT: behavior since the mid-1980s.

The VAR methodology used here does not allow us to **determine** whether
stock prices affect **loan** supply or loan demand. However, the stock
price exerts an influence on bank lending after...

15/3,K/15 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

14131931 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Company results: QXL RICARDO - Online auctioneer - SELL - QXL

INVESTORS CHRONICLE, p61

December 08, 2000

JOURNAL CODE: FIC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 280

...Boston, will subscribe for GBP15m worth of convertible bonds and up to GBP15m of new **shares** at **prices determined** by complex formulae. Elaborate **loan** arrangements protect these investors in the event of a further meltdown in the share price...

15/3,K/16 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

13810672

Hiscox PLC: (NewsWeb) As part of consideration for acquisition of Hiscox Select Insurance Company issued GBP10.47m nominal of nil-paid Cnv loan stock.

EXTEL COMPANY NEWS

November 15, 2000

JOURNAL CODE: FEXT LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 166

... in loan stock trust deed, is converted into new Ord shares at 5% discount to **share price**, again **determined** by loan stock trust deed, of 108p per share. Conversion of 50% of loan stock will result...

15/3,K/17 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

13799296 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Hiscox PLC - Conversion of Loan Stock

REGULATORY NEWS SERVICE

November 15, 2000

JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 281

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... converted into new Ordinary Shares in Hiscox at a 5 per cent. discount to a **share price**, again **determined** by the **Loan** Stock trust deed, of 108p per share. The conversion of 50 per cent. of the...

15/3,K/18 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

13241035 (USE FORMAT 7 OR 9 FOR FULLTEXT)

EVEN SMALL COMPANIES CAN DEVELOP THIS VITAL PROTECTION

Nicole Doughlan

BUSINESS DAY (SOUTH AFRICA), p10

October 11, 2000

JOURNAL CODE: FBUD LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 902

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... have worried about being blamed for precipitating a collapse. The market had already discounted the **probability** of the **company defaulting**. The **share price** had dropped steadily from R4 to 60c when the share was finally suspended from the...

15/3,K/19 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2005 PR Newswire Association Inc. All rts. reserv.

00182370 19990923SFTH083 (USE FORMAT 7 FOR FULLTEXT)

EPA Awards \$11.6 Million in Clean Water Funds to Hawaii

PR Newswire

Thursday, September 23, 1999 17:37 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 314

...the
Internet, go to: www.epa.gov/owm/finan.htm . For information on Hawaii's
loan
program, go to : [www .hawaii. gov /health](http://www.hawaii.gov/health) .

SOURCE U.S. Environmental Protection Agency

CONTACT: Lois Grunwald of the U.S. EPA...

15/3,K/20 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2005 American Banker. All rts. reserv.

0210844

Prices Hurt Charter's Takeover Plans

American Banker - January 9, 1998; Pg. 22; Vol. 163, No. 6

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 883

BYLINE:

By AARON ELSTEIN

TEXT:

...business.

Mr. Koch says his company will "retard asset growth" this year and "step up **loan** sales." But if earnings **estimates** and **stock prices** for the industry come down, he might also find it a great chance to bulk...

15/3,K/21 (Item 2 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2005 American Banker. All rts. reserv.

0210799

Prices Hurt Charter's Takeover Plans

American Banker - January 9, 1998; Pg. 22; Vol. 163, No. 6
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 883

BYLINE:

By AARON ELSTEIN

TEXT:

...business.

Mr. Koch says his company will "retard asset growth" this year and "step up loan sales." But if earnings estimates and stock prices for the industry come down, he might also find it a great chance to bulk...

15/3,K/22 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2005 American Banker. All rts. reserv.

0121751

*** Measuring Risk, Both Expected and Unexpected**

American Banker - October 25, 1991; Pg. 1; Vol. 156, No. 207

WORD COUNT: 1,432

BYLINE:

By SANFORD ROSE

TEXT:

...12, this writer published an article in this space detailing a new method for assessing loan default probabilities based on stock price movements. This method, whose record for predicting loan defaults has been proved far superior to...
?

18/3,K/1 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

37510488 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Seafood industry looks for lifeline
Mony K. Mathew
BUSINESS LINE
August 30, 2004
JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 779

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... term loans. It is estimated that nearly 60 seafood exporters in Kerala are under the **debt recovery** tribunals.
According to a study by the Kerala State Industrial Development Corporation (KSIDC), there are...

18/3,K/2 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.
35617674
India Progressing To Vibrant Banking System
FINANCIAL EXPRESS
May 18, 2004
JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 7620

... system and, in many ways, have a privileged relationship with the regulator. (k) Progress in **debt recovery** tribunals Governor stated that on the basis of an internal review on the functioning of **Debt Recovery** Tribunals and in order to consider further improvements in this regard, RBI has requested the...

18/3,K/3 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.
35352647
Q1 2004 Millennium bcp Earnings Conference Call - Part 1
FAIR DISCLOSURE WIRE
April 20, 2004
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4775

... specifically, which is the impact of structural reforms, basically on labor markets regulation, bankruptcy and **debt recovery** procedures, as well as the reduction of corporate taxes, which we believe can boost, on ...

18/3,K/4 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

28800958

NPAs of banks understated: Fitch

INDIAN EXPRESS

April 25, 2003

JOURNAL CODE: WINE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 556

... loans that have been restructured and continue to be classified as standard for technical reasons (**estimated** at 2 per cent of **loans** and advances of Indian banks as at end-FY02). In addition, the problems of the ...

18/3,K/5 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

27784694 (USE FORMAT 7 OR 9 FOR FULLTEXT)

HOT STOCKS:, NATION

WORLD SOURCES (ENGLISH)

February 27, 2003

JOURNAL CODE: WWOS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 386

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... cent last year, thanks to robust new auto sales. It achieved Bt132 million in bad- **debt recovery** , against just Bt35 million in 2001. The 12-month objective price is Bt51.7.

Stock...

18/3,K/6 (Item 6 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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27775733 (USE FORMAT 7 OR 9 FOR FULLTEXT)

HOT STOCKS:

The Nation.

NATION (THAILAND)

February 27, 2003

JOURNAL CODE: WTNN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 372

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... cent last year, thanks to robust new auto sales. It achieved Bt132 million in bad- **debt recovery** , against just Bt35 million in 2001. The 12-month objective price is Bt51.7.

Stock...

18/3,K/7 (Item 7 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

26565832

New FICCI chief is a defaulter but it doesn't matter: PM's chief guest

INDIAN EXPRESS

December 12, 2002

JOURNAL CODE: WINE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 798

... his appointment would send the wrong signals to the ongoing drive against corporate Indias unpaid **loans** . The government conservatively **estimates** these defaults at a humungous Rs 1,10,000 crore. A consortium of banks and...

18/3,K/8 (Item 8 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
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26563321

Defaulter Muthiah All Set To Wear Ficci Crown

FINANCIAL EXPRESS

December 12, 2002

JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 798

... his appointment would send the wrong signals to the ongoing drive against corporate Indias unpaid **loans** . The government conservatively **estimates** these defaults at a humungous Rs 1,10,000 crore. A consortium of banks and...

18/3,K/9 (Item 9 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
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26338131

When Defaults Become Projects Under Implementation

FINANCIAL EXPRESS

November 30, 2002

JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 947

... old laws were woefully inadequate. The governments other major initiative in recovering NPAs-setting up **Debt Recovery** Tribunals (DRTs) in major cities-hasnt really worked. There are 56,988 cases filed in...

18/3,K/10 (Item 1 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04566575

Feature: Defaults Underscore Need for Risk Management

Joy C. Shaw

Emerging Markets Debt Report

May 22,2000 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 984 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...even bleaker future for defaults: The rating agency's most recent speculative-grade 12-month **default rate forecast** starts at 5.9% in May and then goes up to 6% in September, 6...debt cushions (the percentage of junior debt versus total debt) are positively tied to bank **debt**

recovery rate.

The automotive industry, for example, has a low average overall recovery of 35% and a high debt cushion of 72.6%. The industry's average bank **debt recovery** rate shows a stunning 100%. Conversely, printing and publishing, an industry generally perceived as strong...

...of 63.1% and a low debt cushion of 41.7%. But its average bank **debt recovery** rate is at 73.4%, well below the average 84.6%.

In light of this...

18/3,K/11 (Item 2 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

(c) 2005 The Dialog Corp. All rts. reserv.

04566535

Defaults Rate Discussion Underscores Need for Risk Management

Joy C. Shaw

Asset Sales Report

May 22,2000

DOCUMENT TYPE: NEWSLETTER

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TEXT:

...even bleaker future for defaults: The rating agency's most recent speculative-grade 12-month **default rate forecast** starts at 5.9% in May and then goes up to 6% in September, 6...debt cushions (the percentage of junior debt versus total debt) are positively tied to bank **debt recovery** rate.

The automotive industry, for example, has a low average overall recovery rate of 35%, a high debt cushion of 72.6%, and an average bank **debt recovery** rate of 100%.

Conversely, printing and publishing, generally perceived as a strong industry, has a...

...of 63.1% and a low debt cushion of 41.7%. But its average bank **debt recovery** rate is at 73.4%, well below the average of 84.6% (See chart).

The...

File 256:TecInfoSource 82-2005/Feb
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File 475:Wall Street Journal Abs 1973-2005/Mar 23
(c) 2005 The New York Times
File 139:EconLit 1969-2005/Mar
(c) 2005 American Economic Association

Set	Items	Description
S1	341	DEFAULT?() (RATE OR RATES)
S2	119283	(LOAN OR LOANS OR BOND() RATING?)
S3	326	(COMPANY OR BUSINESS) (3N) DEFAULT?
S4	1278	(S1 OR S2 OR S3) (5N) (ESTIMAT? OR FORECAST? OR DETERMIN? OR PROBABILIT?)
S5	44770	(SHARE OR SHARES OR STOCK OR STOCKS OR VOLATIL?) (1W) (PRICE OR PRICES)
S6	1491	(SHARE OR SHARES) (5N) (DEBT OR DEBTS)
S7	0	(DEBT OR DEBTS OR LIABILITY OR LIABILITIES?) () PER() (SHARE - OR SHARES)
S8	120	DEBT() RECOVERY
S9	7702	AU=(LARDY, J? OR LARDY J? OR FINKELSTEIN, V? OR FINKELSTEIN V? OR KHUONG() HUU, P? OR KHUONG() HUU P? OR YANG, Y? OR YANG - Y?)
S10	22	S4 AND (S5 OR S6)
S11	18	S10 NOT PY>2000
S12	1	S4 AND (S7 OR S8)
S13	1	S12 NOT S11
S14	0	S9 AND S4
S15	0	S9 AND (S1 OR S2 OR S3)

11/5/1 (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
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01607291 DOCUMENT TYPE: Product

PRODUCT NAME: Dynamind Neural Network Processor (607291)

DYNACOMP Software (095443)
4768 Rte 89
Romulus, NY 14541 United States
TELEPHONE: (919) 341-4149

RECORD TYPE: Directory

CONTACT: Sales Department

Dynamind Neural Network Processor combines an elegant interface with exceptional power to give a full-featured tool for creating, training and implementing neural networks. Comprehensive documentation and numerous examples take the user step-by-step through a neural network solution. It uses artificial neurons, modeled on nerve cells of the human brain, to recognize patterns and trends in their data. Like the human brain, neural networks are designed to learn, not to be programmed. Create a neural network, and then use data to generalize or predict when given new data. Neural networks are best at solving problems that involve pattern recognition, adaptation, generalization and prediction. For example, neural networks are being used as tools for buying pattern detection, **stock price forecasting**, quality control, medical diagnosis, **loan** application analysis, character recognition, weather prediction and financial hedging. Neural networks are especially useful where data is noisy or incomplete, such as in image processing or signal filtering. Whether the user is an experienced neural network user or new to the field, the software provides everything needed to understand, build, and use neural networks. Network control features include number of neurons per layer and number of layers; transfer function-use a standard sigmoid or input a custom transfer function; alter the learning rate or perturb to speed up learning; modify connection weights including randomizing weights and weight filtering; and monitor the network with diagnostic displays--individual and average square error, connection weights, layer connection topology, transfer function and derivative; input/output/target/error for each layer, feed forward mode for testing networks.

DESCRIPTORS: Artificial Intelligence; Expert Systems; Neural Networks

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: DOS; Windows
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Cross Industry
PRICE: \$169.95--single user; includes support; site licensing available

DOCUMENTATION AVAILABLE: User manuals; tutorials
TRAINING AVAILABLE: Telephone support; technical support
OTHER REQUIREMENTS: 512K RAM; DOS 3+ required
REVISION DATE: 20010530

11/5/2 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC

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5540790 INSPEC Abstract Number: C9705-7120-034

Title: Configuring an improved backpropagation network for forecasting study of interest rate in traditional money market and derivative commodity market

Author(s): Yea-Win Wu

Author Affiliation: Dept. of Math., Chinese Mil. Acad., Feng-Shan, Taiwan

Conference Title: Soft Computing in Intelligent Systems and Information Processing. Proceedings of the 1996 Asian Fuzzy Systems Symposium (Cat. No.96TH8239) p.521-6

Editor(s): Chen, Y-Y; Hirota, K.; Yen, J-J

Publisher: IEEE, New York, NY, USA

Publication Date: 1996 **Country of Publication:** USA xviii+581 pp.

ISBN: 0 7803 3687 9 **Material Identity Number:** XX97-00691

Conference Title: Soft Computing in Intelligent Systems and Information Processing. Proceedings of the 1996 Asian Fuzzy Systems Symposium

Conference Sponsor: Nat. Taiwan Univ.; Minst. Educ., Taipei; Nat. Sci. Council, Taiwan; Int. Fuzzy Syst. Assoc.; Japan Soc. of Fuzzy Theory & Syst.; Berkley Initiative of Soft Comput.; Center for Fuzzy Logic & Intelligent Syst. Res., USA; Chiang's Ind. Charity Found., Hong Kong; IEEE Neural Netowrk Council; Kao Yuan Junior College of Technol. & Commerce, Taiwan; Ind. Technol. & Res. Inst., Taiwan; Electron. Res. & Service Organ.; Opto-Electron. & Syst. Lab.; Center for Aviation & Space Technol.; Mech. Ind. Res. Lab.; Inst. Inf. Ind.; SYNOPSIS, Taiwan Branch; Holtek Microelctron., Taiwin; Axon Technol. Company, Taiwan; Chinese Soc. Autom. & Technol., Taiwan; IEEE Control Syst. Soc., Taipei Chapter; Inst. Inf. & Comput. Machinery, Taiwan; Adv. Control Technol. Group, TLIRI, NTU, Taiwan; Tjing Ling Ind. Res. Inst., NTU, Taiwan

Conference Date: 11-14 Dec. 1996 **Conference Location:** Kenting, Taiwan

Language: English **Document Type:** Conference Paper (PA)

Treatment: Practical (P)

Abstract: By good management of the interacting characteristics of micro and meso structures for optimizing performance of feedforward networks, the application of a neural network to pattern recognition of monetary tools, **bond rating, stock price forecasting** and **loan** examination has successfully been done. The study focuses on the prediction of future trends of the 90 to 180 day commercial paper interest rate. The outcome shows several encouraging messages: (1) While the result of applying the multiregression model on this kind of problem is awkward, the improved backpropagation networks, especially the one integrating Nguyen-Widrow Method and Adaptive Learning Rate Method have good performance without involving the serious problems of multicollinearity and autocorrelation. (2) With small tolerance error, the network forecasting reliability is satisfactory no matter whether random or moving simulation sampling is adopted. (3) For avoiding the impact of random wave, we take the average daily interest rate $t-2, t-1, t+1, t+2$ as the target output. In so doing the network presents a good learning effect with the accuracy of forecast beyond 98%. (4) The performance of the improved backpropagation network like momentum is not always better than a pure backpropagation network. We learned from the study that the fluctuating trend of interest rate may be influenced by different combinations of economic and monetary independent variables in different time periods, so rashly gathering a big sample without reviewing the attributes of the data may prevent the authentic forecasting effect of the network. (11 Refs)

Subfile: C

Descriptors: backpropagation; feedforward neural nets; financial data processing; forecasting theory; pattern recognition; stock markets

Identifiers: improved backpropagation network; forecasting study; interest rate; traditional money market; derivative commodity market; feedforward networks; pattern recognition; monetary tools; bond rating;

stock price forecasting; loan examination; future trends; commercial paper interest rate; multi regressional model; Nguyen-Widrow Method; Adaptive Learning Rate Method; network forecasting reliability; moving simulation sampling; average daily interest rate; fluctuating trend; monetary independent variables

Class Codes: C7120 (Financial computing); C1290D (Systems theory applications in economics and business); C5290 (Neural computing techniques); C1240 (Adaptive system theory); C1250 (Pattern recognition)

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11/5/3 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01646035 ORDER NO: AAD98-35678

ESSAYS ON CORPORATE CONTROL AND BANK REGULATION (HOSTILE TAKEOVERS, TOEHOLDS)

Author: BRIS, ARTURO

Degree: PH.D.

Year: 1998

Corporate Source/Institution: INSTITUT EUROPEEN D'ADMINISTRATION DES AFFAIRES (FRANCE) (1209)

Chairman: THEO VERMAELEN

Source: VOLUME 59/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1691. 104 PAGES

Descriptors: ECONOMICS, FINANCE ; BUSINESS ADMINISTRATION, BANKING

Descriptor Codes: 0508; 0770

When do bidders purchase a toehold? Theory and tests. My first essay explores the reasons why a potential bidder should abstain from acquiring the target firm's shares in the open market (toehold) before launching a bid. I show that the bidder's trading in the target stock drives up its price, therefore reducing the takeover premium (the difference between bid price and **stock price** few days before announcement) and making the bid less attractive. I test the model's predictions using a sample of 423 tender offer announcements from 22 different countries. I show that toehold size is negatively related to the probability of becoming a target; that **stock price** run-up depends directly on the size of the acquiror's toehold; and that bid premium and toehold size are negatively related.

Debt, information acquisition, and the takeover threat. In this paper I formalize the information acquisition process by a potential bidder and its relationship with the target firm's capital structure. I show that debt increases are positively related to the precision of the bidder's information. Incumbent managers, by means of leverage, offset shareholders' losses derived from information acquisition about the firm's prospects by potential acquirors. I test the model with a sample of 739 U.S. targets of hostile tender offers, and show that informational variables are significant determinants of the decision to adjust leverage. The paper shows that target firms display slightly higher debt levels than their industry peers, and that target firms significantly reduce leverage in the year prior to the tender offer announcement.

Bank capital requirements and managerial self-interest (joint with Salvatore Cantale). We analyze the effect of capital adequacy requirements on bank risk policy when managers and shareholders have different information about the quality of the loan portfolio. In a two-period model in which shareholders implement the optimal contract with managers, we show that the level of managerial effort (and therefore the quality of the loan portfolio, measured as the **probability** of repayment) is higher when shareholders cannot observe the manager's action. Thus we conclude that the riskiness of banks may be suboptimal under moral hazard. Our results are

related to the theoretical and empirical literature that deals with the effects of the Basle Accords on the banks' credit policy.

11/5/4 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online
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01517126 ORDER NO: AAD96-37764

THE EFFECTS OF ANALYST FOLLOWING ON MARKET RESPONSE TO BANK LOAN ANNOUNCEMENTS

Author: BRUMM, JOAN MARIE

Degree: PH.D.

Year: 1996

Corporate Source/Institution: THE LOUISIANA STATE UNIVERSITY AND
AGRICULTURAL AND MECHANICAL COL. (0107)

Director: DONALD DEIS

Source: VOLUME 57/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3113. 103 PAGES

Descriptors: BUSINESS ADMINISTRATION, BANKING ; BUSINESS ADMINISTRATION,
ACCOUNTING ; ECONOMICS, FINANCE

Descriptor Codes: 0770; 0272; 0508

A number of theories have been developed that attempt to explain the role of bank loans and public debt in corporate financing. Research suggests that banks may have a comparative advantage in performing at least two valuable functions, information gathering and monitoring. The primary responsibility of analysts is also to gather and disseminate information on firms. However, it is not known how analysts following affects market response to bank loan announcements. The purpose of this study was to (1) determine whether financial analyst following affects market response to bank loan announcements; and (2) to **determine** whether firms receiving bank loans actively seek the attention of analysts less than firms not receiving bank loans.

Results indicate that there is an analyst following effect that is not accounted for by firm size alone. In addition, the reputation of the analyst or brokerage is significant for portfolios of favorable loan announcements. Finally, the importance of both following and reputation measures seems to vary depending on the type of loan announcement (favorable or unfavorable) and firm size.

Contrary to expectations, firms announcing bank loans have lower **share prices** and make more presentations to the NYSSA after controlling for size than other firms within the same industry. These results indicate that firms announcing bank loans are actively seeking the attention of analysts more than other firms.

Finally, other variables which banking theory suggests may influence market response to bank loan announcements are found to be significant for particular loan type by firm size portfolios of firms. Significant variables include industry classification, the relative size of the loan, the number of banks participating in the loan, and the length of time firm data has been available on the CRSP tapes.

11/5/5 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online
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01490282 ORDER NO: AADAA-I9623836

INFORMATION CONTENT OF BANK LOAN ANNOUNCEMENTS

Author: BOSCALJON, BRIAN LEE

Degree: PH.D.

Year: 1996
Corporate Source/Institution: TEXAS TECH UNIVERSITY (0230)
Chairperson: RICHARD L. PETERSON
Source: VOLUME 57/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1253. 129 PAGES
Descriptors: ECONOMICS, FINANCE ; BUSINESS ADMINISTRATION, BANKING
Descriptor Codes: 0508; 0770

This study contributes to the understanding of the information content of bank loan announcements. More specifically this study examines individual borrowing firm common **stock price** reactions to three different aspects associated with bank loan announcements: the amount of information available prior to the loan announcement, the uncertainty of the borrower's credit worthiness, and the loan purpose that may imply confidential information. The findings of this study provide additional insights regarding the role of commercial banks as information producers, information gatherers and monitors of confidential information.

The results of this study suggest that the number of analysts is an important determinant of the information content of bank loan announcements. The amount of information conveyed through loan announcements is inversely related to the number of analysts. These findings suggest the amount of information available for a borrowing firm is an important **determinant** for information content in bank **loan** announcements. After controlling for the amount of available information, excess stock returns are significant at the 1% level for announcements for both new loans and renewals where the stated purpose of the loan was for capital expenditures. Positive excess stock returns are also significant for loan announcements where the amount of the loan relative to the market size of the firm is large. This evidence supports the hypothesis that bank loans signal confidential information.

Positive excess stock returns were the largest for loan announcements to firms with a greater degree of uncertainty regarding the credit worthiness of the borrower prior to the loan announcement. Bond ratings, mixed renewal loan announcements (containing both favorable and unfavorable revisions), and negative **share price** returns prior to the loan announcement were used to proxy the degree of uncertainty of borrower credit worthiness. The two-day average excess returns were larger for firms that were not rated vs. firms that were rated. Financially distressed firms had positive two-day average excess stock returns, significant at the 1% level. The largest excess stock returns were associated with mixed loan announcements. These results indicate that bank loan announcements contain more information for firms where there is a greater degree of uncertainty regarding the borrower's credit worthiness prior to the loan announcement.

11/5/6 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01445449 ORDER NO: AADAA-I9537391
MANAGING BANK REGULATION THROUGH ACCRUALS (REGULATORY CAPITAL, LOAN LOSS RESERVE)

Author: BISHOP, MARGUERITE L.
Degree: PH.D.
Year: 1995
Corporate Source/Institution: NORTHWESTERN UNIVERSITY (0163)
Adviser: THOMAS LYS
Source: VOLUME 56/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2756. 85 PAGES
Descriptors: BUSINESS ADMINISTRATION, ACCOUNTING ; BUSINESS
ADMINISTRATION, BANKING

Descriptor Codes: 0272; 0770

The definition of regulatory capital prior to 1990 provided incentives for bank managers to artificially increase the loan loss reserve by increasing loan loss provisions or decreasing loan charge-offs, the expected benefit being a reduction in regulatory costs associated with deficient bank capital. Prior research has shown an association between the primary capital ratio and these accruals that could be interpreted as evidence of this type of accrual manipulation. However, the primary capital ratio is not perfectly correlated with regulatory intervention, nor is it the only factor considered by regulators in evaluating a bank's financial condition.

This study reexamines whether banks manage accruals using a measure of the expected probability of intervention constructed from bank characteristics deemed important by regulators. I find no association between the loan loss provision and the expected probability of intervention, yet I find a positive relation between **loan** charge-offs and the expected **probability**. These relations do not support the hypothesis of accrual manipulation to avoid expected regulatory costs.

Furthermore, I show that the expected probability of intervention is positively correlated with the loan loss reserve. Thus bank regulators view an increase in the loan loss reserve as an indication of a deteriorating loan portfolio rather than as an addition to capital. That is, there is no benefit to the predicted accrual manipulation.

An analysis of the effect of accrual manipulation on a bank's **stock price** shows a negative influence. Thus there is a market cost to manipulating bank accruals. This may also be a market response to the increase in the expected probability of regulatory intervention resulting from the rise in the loan loss reserve.

This study shows that regulators acted in anticipation of recent changes in bank capital regulation and disregarded the loan loss reserve as a component of regulatory capital. No benefit of the hypothesized accrual manipulation combined with a potential cost of this manipulation leads one to interpret the association found in prior literature as a relation between loan quality and bank accruals.

11/5/7 (Item 5 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01319875 ORDER NO: AAD13-52863

**ESTIMATION OF THE PROBABILITY OF DEFAULT OF SOVEREIGN DEBT USING AUCTION
MARKET DATA**

Author: MCMURRAN, GREGORY MARSHALL

Degree: M.A.

Year: 1993

Corporate Source/Institution: CALIFORNIA STATE UNIVERSITY, FULLERTON (6060)

Chair: VINCENT DROPSY

Source: VOLUME 31/04 of MASTERS ABSTRACTS.

PAGE 1538. 62 PAGES

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

Third world sovereign debt was one of the biggest financial problems of the 1980's. Over-burdened developing countries suffered poor rates of economic growth. Large money center banks overestimated the borrowing capacity of lesser developed countries and became far too exposed to these loans, given the size of their capital.

A number of empirical studies attempted to **estimate** default

probabilities for these **loans** using macroeconomic data. Unfortunately, macrodata is available only at a low frequency (usually quarterly) and is subject to measurement error. The purpose of this paper is to use auction market variables instead of the macroeconomic variables to estimate default. Auction market variables are such things as interest rates, commodity prices, and **stock prices** that trade frequently. By definition, they are not subject to measurement error. The goal of this study is to produce estimates of default that are timely and accurate.

11/5/8 (Item 6 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01313452 ORDER NO: AAD93-29796

ESSAYS ON PROJECT FINANCE (FINANCING, RISK-TAKING)

Author: KLEIMEIER, STEFANIE

Degree: PH.D.

Year: 1993

Corporate Source/Institution: UNIVERSITY OF GEORGIA (0077)

Director: WILLIAM L. MEGGINSON

Source: VOLUME 54/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2219. 184 PAGES

Descriptors: BUSINESS ADMINISTRATION, BANKING; ECONOMICS, FINANCE

Descriptor Codes: 0770; 0508

This dissertation analyzes in three essays a special technique to finance high-risk, capital intensive developments: project financing, defined as limited- or non-recourse financing through the establishment of a vehicle company. The use of project finance allows the sponsors to distribute the project risk among all project participants. The focus of the first two essays in this dissertation is on the risk taking of one of these groups: the lenders. First, I test whether banks earn sufficient return with respect to their risk taking in project finance lending by looking at the lenders' **stock price** reaction to project finance **loan** announcements. Second, I **determine** the **loan** pricing factors for project finance loans and traditional loans and compare spread levels of both types of loans. The third essays analyzes project finance from the sponsor's point of view. It focusses on the sponsor's capital structure decision between the use of project financing and traditional financing and determines the factors which influence this choice.

11/5/9 (Item 7 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01182425 ORDER NO: AAD91-34391

MANDATED ACCOUNTING CHANGES AND DEBT CONTRACTS (ACCOUNTING STANDARDS)

Author: MOHRMAN, MARY BETH

Degree: PH.D.

Year: 1991

Corporate Source/Institution: WASHINGTON UNIVERSITY (0252)

Chair: NICHOLAS DOPUCH

Source: VOLUME 52/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2197. 82 PAGES

Descriptors: BUSINESS ADMINISTRATION, ACCOUNTING; ECONOMICS, FINANCE

Descriptor Codes: 0272; 0508

One goal of accounting research in the past two decades has been to explain the relationship between accounting methods and firm value. One

proposed explanation is the "debt covenant hypothesis". It states that accounting methods can affect firm value by influencing the **probability** of default on **loan** covenants containing financial statement numbers. It implies that when a new accounting regulation requires a firm to change accounting methods, the firm's value will change if the **probability** of default on accounting-based **loan** covenants is altered. Much of the empirical work to date on the debt covenant hypothesis consists of indirect tests using a measure of financial leverage as a proxy for debt covenant effects.

I discuss the possibility of structuring debt contracts so that the probability of default will not be affected by subsequent mandated accounting changes. I examined actual debt contracts to assess whether their terms would have been affected by mandated accounting changes. In a sample of 149 contracts representing different industries and time periods, I observed that only 64 would have been affected by any mandated accounting change. In a sample of 83 contracts of 35 full cost firms that would have been affected by Financial Accounting Standard 19, I found only 13 firms that would have been affected by the proposed switch to the successful efforts method. I found that this group of 13 firms did have a more significantly negative **stock price** response to the FAS 19 Exposure Draft release, but that leverage is not related to changes in debt covenant slack for these firms. Finally, in a sample of 87 debt contracts in effect for 23 full cost firms in 1986, I found only nine contracts of five firms that would have been affected by a proposal to require the successful efforts method, indicating that fewer firms were vulnerable to debt covenant effects in 1986.

11/5/10 (Item 8 from file: 35)

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861144 ORDER NO: AAD84-20536

EFFECTS OF LDC LOAN EXPOSURE ON U.S. COMMERCIAL BANKS (UNITED STATES)

Author: GLUCK, JEREMY ALAN

Degree: PH.D.

Year: 1984

Corporate Source/Institution: STANFORD UNIVERSITY (0212)

Source: VOLUME 45/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2607. 142 PAGES

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

The LDC debt problem poses a critical threat to the stability of the international financial system. While the causes of the current crisis are controversial, it is clear that commercial banks will be saddled with outstanding LDC loans for years to come. We must shift our attention from the ex ante evaluation of country risk to coping with the ongoing exposure of banks to LDCs that have rescheduled debt payments.

This dissertation examines the behavior of commercial banks that are constrained by rescheduled loans to LDCs. Specifically, the thesis assesses the impact of LDC exposure on the cost of capital and asset portfolio choices of U.S. commercial banks. The "cost of capital" refers to the prices paid for the stocks of bank holding companies (BHCs) and the rates that banks pay for their uninsured liabilities.

The theoretical framework used to analyze individual bank behavior is the Capital Asset Pricing model, modified to allow for the possibility of bankruptcy. The bank maximizes its market (stock) value subject to its balance sheet constraint and the level of rescheduled LDC loans. In this context, LDC exposure necessarily depresses bank **stock prices** and almost certainly raises the bank's borrowing rate. We cannot theoretically

determine whether LDC exposure encourages a shift towards relatively safe or risky non-LDC assets. However, we can say that if an LDC default would be likely to cause insolvency, the bank will tend to "go for broke" by substituting towards risky non-LDC loans.

A cross-sectional sample of 62 U.S. BHCs is used for the empirical work of this thesis and attention is restricted to four LDCs: Argentina, Brazil, Mexico, and Venezuela. Most of the data come from 1982 annual reports. One of the right-hand variables in the cost of capital and portfolio choice regressions, the expected non-LDC **loan** return, must be **forecasted** prior to estimating the relations of interest. We impose the rational expectations constraint that the market's expectation of the non-LDC **loan** yield comes from this **forecaster**, but find that the constraint is rejected by the data. When the constraint is relaxed, we estimate that the 10 largest U.S. BHCs have seen their **stock prices** depressed by about 15% vis a vis smaller regional banks due to LDC loans, and their borrowing rates raised by at least 25 basis points. There is also weak evidence that banks with greater LDC exposure have substituted towards the riskier components of the non-LDC asset portfolio. . . . (Author's abstract exceeds stipulated maximum length. Discontinued here with permission of author.) UMI

11/5/11 (Item 9 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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827170 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
THE EFFECT OF BOND RATINGS ON THE COST OF EQUITY CAPITAL FOR ELECTRIC UTILITIES

Author: SIL, SHOMIR

Degree: D.B.A.

Year: 1983

Corporate Source/Institution: TEXAS TECH UNIVERSITY (0230)

Source: VOLUME 44/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2520.

Descriptors: BUSINESS ADMINISTRATION

Descriptor Codes: 0310

Although bond ratings reflect the rating agencies' view of the default risk associated with the debt issues, investors may view bond ratings as a surrogate measure of the total risk (systematic and unsystematic) associated with the firm, because bond ratings are based on many factors including those that reflect the business and financial risk characteristics of the firm. If bond ratings reflect the total risk of a firm and shareholders are concerned about the systematic risk, then the two risk measures should be related. And since systematic risk and cost of equity capital are directly related by the Capital Asset Pricing model, bond ratings and cost of equity should also be related. Other studies have examined the effect of bond rating changes on bond prices and common **stock prices**. However, none of them have directly examined the relationship between bond ratings and cost of equity capital.

The two major objectives of the study are: (1) to empirically demonstrate the effect of bond ratings on the cost of equity capital for electric utilities, and (2) to link the issues of "fair rate of return" and "financial integrity" by developing a procedure to identify the best bond rating category from the perspective of ratepayers and shareholders.

The sample used in the study consists of 87 firms. The cost of equity is estimated by four different procedures. Hypothetical, yet feasible, scenarios are constructed to demonstrate the procedure for

determining the best bond rating category. The procedure is also applied to Texas Utilities Company at the end of the years 1975-1981.

The existence of the expected inverse relationship between bond ratings and cost of equity capital is not confirmed by the results of the various tests conducted. The results are explained by examining the relationship between (1) debt ratios and bond ratings, and (2) estimated betas and bond ratings.

The major conclusions of the study are: (1) the use of bond ratings as a measure of investment risk, at least from the perspective of shareholders, is inappropriate; (2) a particular bond rating category may not be the best at all points in time, and (3) a regulator need not be unduly concerned about forcing a downgrading of the firm's debt issues.

11/5/12 (Item 10 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online
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797931 ORDER NO: AAD82-27756

CURRENT ISSUES IN ELECTRIC UTILITY FINANCE THEORY AND EVIDENCE

Author: INTILLE, MICHAEL JOSEPH

Degree: PH.D.

Year: 1982

Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT DALLAS (0382)

Source: VOLUME 43/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2742. 299 PAGES

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

This research provides an empirical and theoretical analysis of current issues in electric utility finance. The analysis focuses on the effects of inflation on electric utilities, the effects of earnings on prices, the use of discounted cash flow and the Capital Asset Pricing Model in rate cases, Bond rating methods, capital requirements and construction costs, and the subsidiary's cost of capital.

The effect of inflation on electric utilities is defined and a comparison is made between the regulators' allowed inflation rate for the utility and actual inflation rate achieved as measured by empirical evidence. The empirical evidence shows that the inflation factor for the economy was not allowed for utilities in general. The major hypothesis that the regulators inflation factor (P_r) is equal to or greater than the economy's inflation factor as measured by the consumer price index (P_m) is rejected.

A major significance of this research is that it fully addresses the inflation problem for the electric utility industry in terms of existing financial theory. It specifically tests newly developed concepts of inflation theory empirically and demonstrates that the utility industry is acting in accordance with the theoretical projections.

A second hypothesis is that there is a selected set of variables which will measure the movement of utility stock prices. Empirical findings reflect the fact that the quality of earnings seems to have the most significant effect on stock prices. This is followed closely by the dividend payout ratio. The net result is that many of the indicators selected do not have good predictive value over long periods of time.

Third, an examination of the use of the Capital Asset Pricing Model in the rates and regulatory environment is made. The general conclusion reached is that the Capital Asset Pricing Model should be relegated to a minor role in rate making for utilities. A major influence on an electric utility's interest rate is the bond rating assigned by the various rating agencies.

Fourth, the literature has shown that attempts to **forecast bond ratings** on a historical financial data basis is not sufficient. While earnings growth and coverage ratio are major influences there are more intangible and subjective issues such as nuclear involvement and regulatory climate which override the pure financial aspects of rating assignments. . . (Author's abstract exceeds stipulated maximum length. Discontinued here with permission of author.) UMI

11/5/13 (Item 1 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)
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09058668

Bangkok Bank Plans Offering To Offset Loans

THAILAND: BANGKOK BANK TO ISSUE SHARES

The Asian Wall Street Journal (ANQ) 11 Feb 1999 p.1

Language: ENGLISH

Bangkok Bank, Thailand's largest bank, plans to issue up to B 20 bn (US\$ 539.1 mn) in preferred **shares** and subordinated **debt** to add to reserves against non-performing loans. While the bank feels that the proposed offering is sufficient to deal with its bad **loan** problems, some analysts **estimate** that it may need at least B 40 bn in fresh capital.

COMPANY: BANGKOK BANK

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020);

EVENT: Company Financial Data (80);

COUNTRY: Thailand (9THA);

11/5/14 (Item 2 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)
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06058955

Suomen vahva talous vaikuttaa pian porssiinkin

FINLAND: CAPITAL MARKET REVIEW BY ERIK SELIN

Kauppalehti (XFD) 12 Oct 1994 p. 17

Language: FINNISH

According to the recent capital market review made by Pankkiirillike Erik Selin, Finnish brokerage firm, the Finnish economy is at last on a solid basis. It expects this fact to be reflected on the stock exchange as a 20-25% rise within a year. The strength of the economy is a result of booming exports, the fact that the current account has bottomed out and contained inflation. Economist Risto Murto argues that political uncertainties and the high interest-rate level is giving way, which makes it possible for **stock prices** to rise rapidly. He says that the **loan** and currency market has already **forecasted** that Finland joins the European Union. However, it is also important for Finland that Sweden joins in as well. According to Murto, the fact that the Finnish markka now floats brings a new kind of uncertainty to the stock market. Since the Helsinki Stock Exchange mainly consists of export companies, changes in the value of the national currency are reflected on **stock prices** as well. The positive development may continue only as long as both the trade balance and current account develop positively.

COMPANY: PANKKIIRILIIKE ERIK SELIN

PRODUCT: Gross National Product (E3100); Exchange Rates (E5720);
Securities & Commodities Exchanges (6230); Securities Dealers (6211);
Debt & Equity Securities (E5640);
EVENT: International Economic Relations (95);
COUNTRY: Finland (5FIN);

11/5/15 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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04078178

BANK SHARES DROP AVERAGES 24% IN 1990

W EUROPE - BANK SHARES DROP AVERAGES 24% IN 1990

The Banker (TB) 0 February 1991 p27-30+
ISSN: 0005-5395

W Europe: The value of European bank shares in 1990 dropped by 24%, while falls among bank shares outnumbered gains by 12:1. Largest overall falls were seen in Scandinavia, with the average share price fall in Sweden, Finland and Norway being around 25%, and the fall in bank shares averaging between 35% and 40%. In the UK, the leading banks look set to continue their poor performance in 1991, based on forecasts for loan/loss provisions and profit outlooks. Article includes a table giving the top 100 European banks by market capitalisation.

PRODUCT: Financial Services (6000);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: European Community (4EC); United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

11/5/16 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs
(c) 2005 The New York Times. All rts. reserv.

01134126 NYT Sequence Number: 000341800731

(Irving Trust Co study finds bank equity offerings rose to nearly \$250 million in second quarter '80 from \$19 million in first quarter. Analysts expect more offerings in current quarter, attributing trend to prodding by Federal regulators, falling interest rates that have given lift to bank stock prices and fact that banks' capital positions, which protect them from unexpected losses, have suffered in recent years. Chart (M).)

SALAMON, JULIE

Wall Street Journal, Col. 4, Pg. 19.

Thursday July 31, 1980

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: IRVING TRUST CO (NYC)

DESCRIPTORS: BANKS AND BANKING; INTEREST (MONEY); STATISTICS; LOAN LOSS RESERVES OF BANKS; FORECASTS; REGULATORY AGENCIES; UNITED STATES ECONOMY; STOCK OFFERINGS; BANK RESERVES; PRICES; STOCKS (CORPORATE); CREDIT (GENERAL)

PERSONAL NAMES: SALAMON, JULIE

11/5/17 (Item 1 from file: 139)
DIALOG(R) File 139:EconLit
(c) 2005 American Economic Association. All rts. reserv.

591405

TITLE: Neural Network Applications in Finance: A Practical Introduction

AUTHOR(S): Krishnaswamy, C. R.; Gilbert, Erika W.; Pashley, Mary M.

AUTHOR(S) AFFILIATION: Western MI U; IL State U; TN Technological U

JOURNAL NAME: Financial Practice and Education,

JOURNAL VOLUME & ISSUE: 10 1,

PAGES: 75-84

PUBLICATION DATE: 2000

ISSN: 1082-0698

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Neural Networks (NN) are trainable analytical tools that attempt to mimic information processing patterns in the human brain. NNs are applied to a wide variety of pattern recognition problems and are useful in many financial applications such as: **stock price** prediction, development of security trading systems, modeling foreign exchange markets, prediction of **bond ratings**, **forecasting** financial distress, and credit fraud detection and prevention. NN software is readily available but costly. Large data sets are required to train NNs, although NNs conjunction well in the presence of missing data. NNs are power powerful for analyzing massive unstructured and complex data sets. But NNs have disadvantages which include: excessive iterations needed to train the NN, under- or overfitting data, and difficulty interpreting results due to the "black box" nature of NN processing.

DESCRIPTOR(S) (1991 to Present): General Financial Markets: General (includes measurement and data) (G100); Neural Networks and Related Topics (C450); Corporate Finance and Governance: General (G300); Finance; Neural Networks; Neural

COMPANY NAMES (DIALOG GENERATED): Neural Networks

11/5/18 (Item 2 from file: 139)
DIALOG(R) File 139:EconLit
(c) 2005 American Economic Association. All rts. reserv.

506390

TITLE: Advances in quantitative analysis of finance and accounting Volume 7

AUTHOR(S): Lee, Cheng-Few, ed.

PUBLICATION INFORMATION: Stamford, Conn.: JAI Press, PAGES: vii, 211

PUBLICATION DATE: 1999

ISBN: 0-7623-0564-9

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

ABSTRACT: Eleven papers present quantitative analyses of issues in finance and accounting. Papers focus on rational delayed responses to earnings announcements; whether loan defaults/accommodations and violations of loan covenants separately help explain auditors' going-concern decisions; a nonparametric test of the effect of dividend policy on **stock prices**; an investigation of the **determinants** of provision for loan losses and a test of the income-smoothing hypothesis, using data from the thrift industry; the effect of income smoothing on **stock price**; business-viability risk assessment modeled using a Bayesian network approach; the influence of unresolved commitments on investment

decisions; bias convergence and a time-dependent hedging rule; the forecasting of **stock prices** from macroeconomic fundamentals; a stochastic, dynamic relationship between **stock price** and earnings per share; and the categorization of mutual funds using clusters. Lee is in the Department of Finance at Rutgers University. No index.

DESCRIPTOR(S) (1991 to Present): Asset Pricing (G120); Financing Policy; Capital and Ownership Structure; financial ratios; value of firm (G320); Accounting (M410); Accounting; Auditors; Earnings; Finance; **Stock Price** ; Stocks

COMPANY NAMES (DIALOG GENERATED): Department of Finance ; Rutgers University

?

13/5/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09828360

Inadimpl ncia cresce nas Regiões Sul, Sudeste e Centro-Oeste

Brazil: Consumer default rates show regional disparity

O Estado de Sao Paulo (YWI) 19 Jul 2002

Language: PORTUGUESE

Consumer default levels within Brazil have shown a large regional disparity during the first six months of 2002, with heavy increases in payment defaults occurring in high-consumption regions. In total, whilst North and North-Eastern Brazil registered a fall of 8.6% and 3.2% respectively, in relation to the equivalent period of 2001, default rates within South-East, Central-West and Southern Brazil rose by 58.5%, 13.7% and 13.2%. However, despite the large increases in payment disputes, the credit rating agency Serasa remains unconcerned, **forecasting** an imminent fall in **default rates**. As regards the 58.5% growth witnessed in South-Eastern Brazil, Serasa has attributed this to the introduction of new legislation in Sao Paulo state, encouraging **debt recovery** proceedings by designating associated legal costs as the responsibility of the debtor. *

COMPANY: SERASA

PRODUCT: Corporate Profits (E3240); Business Activity NEC (E4700);

EVENT: null (00);

COUNTRY: Brazil (3BRA);

File 344:Chinese Patents Abs Aug 1985-2004/May
(c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2004/Nov(Updated 050309)
(c) 2005 JPO & JAPIO
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200519
(c) 2005 Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2005/Mar W02
(c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20050317,UT=20050310
(c) 2005 WIPO/Univentio
File 331:Derwent WPI First View UD=200518
(c) 2005 Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	212	DEFAULT?() (RATE OR RATES)
S2	5804	(LOAN OR LOANS OR BOND() RATING?)
S3	261	(COMPANY OR BUSINESS) (3N) DEFAULT?
S4	481	(S1 OR S2 OR S3) (5N) (ESTIMAT? OR FORECAST? OR DETERMIN? OR PROBABILIT?)
S5	2645	(SHARE OR SHARES OR STOCK OR STOCKS OR VOLATIL?) (1W) (PRICE OR PRICES)
S6	45	(SHARE OR SHARES) (5N) (DEBT OR DEBTS)
S7	0	(DEBT OR DEBTS OR LIABILITY OR LIABILITIES?) () PER() (SHARE - OR SHARES)
S8	23	DEBT() RECOVERY
S9	3940	AU=(LARDY, J? OR LARDY J? OR FINKELSTEIN, V? OR FINKELSTEIN V? OR KHUONG() HUU, P? OR KHUONG() HUU P? OR YANG, Y? OR YANG - Y?)
S10	20	S4 AND (S5 OR S6 OR S7 OR S8)
S11	20	S10 AND IC=G06F
S12	0	S9 AND S4
S13	0	S9 AND (S1 OR S2 OR S3)

11/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

014957461 **Image available**

WPI Acc No: 2003-017975/200301

XRPX Acc No: N03-013850

Debt recovery products offering method for credit issuing business,
involves creating debt recovery account for debt recovery product
customized by customer selection information

Patent Assignee: CAPITAL ONE FINANCIAL CORP (CAPI-N)

Inventor: BASS S

Number of Countries: 100 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020138409	A1	20020926	US 2001812831	A	20010321	200301 B
WO 200277761	A2	20021003	WO 2002US8428	A	20020320	200301
AU 2002252409	A1	20021008	AU 2002252409	A	20020320	200432

Priority Applications (No Type Date): US 2001812831 A 20010321

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20020138409	A1		14	G06F-017/60	
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WO 200277761	A2	E		G06F-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU
ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 2002252409	A1			G06F-017/60	Based on patent WO 200277761
---------------	----	--	--	-------------	------------------------------

Debt recovery products offering method for credit issuing business,
involves creating debt recovery account for debt recovery product
customized by customer selection information

Abstract (Basic):

... A set of **debt recovery** offers such as credit card or
installment **loan** offer, is **determined** based on a customer's
delinquent account information such as previous payment history. The
customer selection information such as repayment period or payment due
date is received, and a **debt recovery** account is created for the
debt recovery product that is customized by the received
information.

... An INDEPENDENT CLAIM is included for **debt recovery** products
offering apparatus...

...the customer with multiple options to choose and customizes the quick
repayment by offering the **debt recovery** service such that debt is
quickly recovered at a low risk...

...The figure shows the flowchart explaining the **debt recovery** products
offering process...

International Patent Class (Main): G06F-000/00 ...

... G06F-017/60

11/3,K/2 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01587493

Business performance index processing system

Verarbeitungssystem für Geschäftsleistungsindex

Système de traitement de l'indice de performance d'entreprise

PATENT ASSIGNEE:

Hitachi, Ltd., (204145), 6 Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo
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PATENT (CC, No, Kind, Date): EP 1316906 A1 030604 (Basic)

APPLICATION (CC, No, Date): EP 2002026692 021129;

PRIORITY (CC, No, Date): JP 2001369083 011203

DESIGNATED STATES: CH; DE; FR; GB; LI; NL

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 129

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200323	1208
SPEC A	(English)	200323	8606
Total word count - document A			9814
Total word count - document B			0
Total word count - documents A + B			9814

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION target rating of the business unit to be evaluated is set in step 100, the **default probability** of the **business** unit concerned is **determined** in step 102, and the borrowing cost (Rd) of the business unit concerned is determined...is stored in memory as the data file 180.

The data file 182 stores therein **stock price** data. The data file 184 stores data on ROI/probability distribution shown in Fig. 2...

...with reference to Fig. 18. To calculate the equity risk (beta) from volatility of the **stock prices** (step 106), volatility of past Tokyo **stock prices** and that of the **stock prices** to be evaluated are obtained from an external database through the transmitter/receiver unit 178...the business portfolio and to issue alarm. Input data are as follows.

DB400 Database of **Stock Price** (beta) by business unit.

DB402 Database of financial information by business unit. Items are Invested...

...CLAIMS relating to credit rating and default probability, a file that stores therein information relating to **stock prices**, a file that

stores therein information relating to a ratio of a value of profit
...

11/3,K/3 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01213391

ENHANCED PARIMUTUEL WAGERING

PARI DU TYPE PARI MUTUEL AMELIORE

Patent Applicant/Assignee:

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(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200519986 A2 20050303 (WO 0519986)

Application: WO 2004US25434 20040806 (PCT/WO US04025434)

Priority Application: US 2003640656 20030813

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 182513

Main International Patent Class: G06F

Fulltext Availability:

Detailed Description

Detailed Description

... does the assuming reinsurer. Much like the market maker in capital
markets, the reinsurer typically **prices** its informational disadvantage.
into the reinsurance premiums.

(9) IncoMplete Markets: Traditional capital and insurance markets...
probabilities of all the uncertain I 0 outcomes is unity. For example,
states corresponding to **stock price** closing values can be established
to support a group of DBAR contingent claims by partitioning...

...values for the stock on a given firture date into ranges. The

distribution of future **stock prices**, discretized in this way into defined states, forms a probability distribution in the sense that... The example uses the following basic assumptions.

* two defined states (with predetermined termination criteria): (i) **stock price** appreciates in one month; (ii) **stock price** depreciates in one month; and \$100 has been invested in the appreciate state, and \$95 in the depreciate state.

- 52 If a trader then invests \$1...

...until the fulfillment of the termination criteria. Interest is typically charged on - 53 outstanding margin **loans** while such **loans** are outstanding. For some contingent claims, trade balance interest can be imputed into the closing...

...price for a security underlying a contingent claim, e.g., the occurrence that a given **stock price** exceeds 100 at some future date. The trader might also want to receive an identical payout...

...of DBAR contingent claims there may well be many states for outcomes in which the **stock price** exceeds 100 (e.g., greater than 100 and less than or equal to 101...are associated with each defined state.

. The procedure of defining states, for example for a **stock price**, can be accomplished by assuming lognormality, by using statistical estimation techniques based on historical time...

...the constituent state [86.5,87] would receive a payout of \$399.80 if the **stock price** falls in that range after the fulfillment of all of the predetermined termination criteria. In...As expectations of future cash flows change, the impact on pricing can be dramatic, causing **stock prices** in many cases to exhibit optionlike behavior. Traditionally, market participants expend considerable time and resources ...

...net of premium investment.

Premiums invested are based on the trader's assessment of likely **stock price** (and price multiple) reaction to a possible earnings surprise. Similar trades in digital options on...

...for a company's earnings may be faulty, and may threaten the stability of a **stock price**, post announcement. Corporate announcements that reduce expectation for earnings and earnings growth highlight the consequences...

...contingent claims, including, for example, digital options, based on earnings are not designed to hedge **stock prices**, they can provide a cost-effective means to mitigate the risk of equity ownership over...

...may be constructed to combine elements of "key person" insurance and the performance of the **stock price** of the company managed by the key person. Many firms are managed by people...

...claims can be constructed according to the present invention where the defined states reflect the **stock price** of Berkshire Hathaway conditional on Warren Buffet's leaving the firm's management. Other conditional...a common stock in which the invested units and payouts are defined in quantities of **shares**. For this example, the terms and conditions of Example 3. 1.1 are generally used...

...the observation period were 89 or 500. However, if the value units are numbers of **shares** of stock, then the magnitude of the final outcome does matter, since the trader receives...in the portfolio. For example, if the events are underlying closing prices for stocks and **stock price** changes have a normal distribution, then the estimated statistical distribution would be a multivariate normal...

...a historical time series of outcomes for the events. For example, if the events are **stock closing prices**, time series of closing prices for each stock can be obtained from a historical database...

...embodiment, the multivariate statistical distribution to be estimated relates to the market events (e.g., **stock price** changes, changes in interest rates) underlying the groups of DBAR contingent claims being analyzed as...

...the statistical correlation between market events (e.g., the change in the price of a **stock** issue) and credit events (e.g., whether an investor rated A- by Standard and Poors...

...sometimes difficult to estimate the statistical correlations between market-related events such as changes in **stock prices** and interest rates, on the one hand, and credit-related events such as counterparty downgrades...

...needed for MCS, such as the correlation between changes in default probabilities and changes in **stock prices**, interest rates, and exchange rates.

The estimation of such correlations is illustrated assuming two groups... the same amount if, at the fulfillment of all of the termination criteria, the underlying **stock price** was 51, 60, 75 or any other value at or above 50. In this sense...

11/3,K/4 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01203655 **Image available**

SYSTEMS AND METHODS FOR MODELING CREDIT RISKS OF PUBLICLY TRADED COMPANIES
SYSTEMES ET PROCEDES POUR MODELISER DES RISQUES DE CREDIT DE SOCIETES
COTEES EN BOURSE

Patent Applicant/Assignee:

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LEE Shinghoi, 389 E 89th St, Apt. 20G, New York, NY 10128, US, US
(Residence), NZ (Nationality), (Designated only for: US)

Legal Representative:

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55402, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200510722 A2 20050203 (WO 0510722)

Application: WO 2004US23720 20040722 (PCT/WO US04023720)

Priority Application: US 2003626077 20030724; US 2004795541 20040308

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8429

Main International Patent Class: G06F

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... t Intermediate time between today ($t=0$) and maturity ($t=1$).

T: Maturity date.

S: **Stock price**, or equity

(5: Current debt value

2

Survival probability $Q(t)$ is defined only for...

...credit risk model. CUSPO is an analytical model that relates an issuer's capital structure, **stock price** and the option implied volatility of its shares -to credit risk. CUSPO provides systematic monitoring...

...of. calculating the value over time of a company in accordance with Zhou's model; **determining** that the **company defaults** if at a sequence of discrete observational times the value of the company falls below...

Claim

... intensity of the jump arrival,

t is calendar time between today and maturity T; and

determining that the **company defaults** if at a sequence of discrete observational times $t_0 = 0$ (today), t_1 , t_2 @ ... $t_N = T$...

...of the jump arrival,

5 t is calendar time between today and maturity T; and

determining that the **company defaults** if at a sequence of discrete observational times $t_0 = 0$ (today), t_j @ t_2 @ ... $t_N = T$...

...the jump arrival,

t is calendar time between today and maturity T; and

means for **determining** that the **company defaults** if at a sequence of discrete observational times $t_0 = 0$ (today), t , @ t_{2i} ... t , =T...

...steps of calculating the value over time of a company in accordance with Zhou's model; **determining** that the **company defaults** if at a sequence of discrete observational times the value of the company falls below...

...the value over time of a company in accordance with Zhou's model,
means for **determining** that the **company defaults** if at a sequence of discrete observational times the value of the company falls below...

...steps of calculating the value over time of a company in accordance with Zhou's model; **determining** that the **company defaults** if at a sequence of discrete observational times the value of the company falls below...

11/3,K/5 (Item 3 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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01199647

METHOD OF CONSOLIDATING INDEPENDENT OWNERS OF DISTRIBUTION WAREHOUSES INTO A REAL ESTATE INVESTMENT TRUST (REIT)

PROCEDE DE GROUPEMENT DE PROPRIETAIRES INDEPENDANTS D'ENTREPOTS DE DISTRIBUTION DANS UNE SOCIETE D'INVESTISSEMENT DE BIENS IMMOBILIERS (REIT)

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200506131 A2 20050120 (WO 0506131)

Application: WO 2004US20020 20040623 (PCT/WO US04020020)

Priority Application: US 2003612630 20030701

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10984

Main International Patent Class: **G06F**

Fulltext Availability:

Detailed Description
Claims

Detailed Description

... payout to the participants. The higher growth rate and earnings will enhance the REIT's **stock prices** should the REIT be publicly traded.

I It is a further object of the present...

Claim

... the steps of:

- a) determining an annual debt service amount for the non-recourse mortgage loan ;
- b) determining a total square footage of all the warehouses leased by the REIT;
- c) dividing the...

...the steps of: i) determining an annual debt service amount for the non-recourse mortgage loan ; ii) determining a total square footage of all the warehouses leased by the REIT; iii) dividing the...

11/3,K/6 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01151320

SYSTEM AND METHOD FOR EVALUATING FUTURE COLLATERAL RISK QUALITY OF REAL ESTATE

SYSTEME ET PROCEDE POUR EVALUER LA FUTURE QUALITE D'UN BIEN IMMOBILIER PAR RAPPORT A UN RISQUE COLLATERAL

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200472771 A2 20040826 (WO 0472771)

Application: WO 2004US2001 20040204 (PCT/WO US04002001)

Priority Application: US 2003358280 20030205

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7987

Main International Patent Class: G06F

Fulltext Availability:
Detailed Description

English Abstract

...information for a metropolitan statistical area (MSA) in which the real property is located and **loan** terms. An automated valuation **estimate** for the property is obtained and compared to the purchase price. A **loan** -to-value ratio is **determined** based on automated valuation estimate. A future home price is predicted based on statistical data...

Detailed Description

...subject property is located, as well as current value risk (based on historical and recent **volatility** of **prices** in the vicinity of the property), the future value risk (probability of negative equity in...

...step 203, an independent loan-to-value (LTV) ratio is 5 calculated based on the **loan** amount and **estimated** value. In one embodiment, the lower of the AVM-derived value or the purchase price...

...and the measure of negative equity probability is determined for each future year. As the **loan** is paid down, the **probability** of negative equity typically decreases unless the future home prices are expected to decline, in...

11/3,K/7 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01144862

METHOD AND APPARATUS FOR AN INCOMPLETE INFORMATION MODEL OF CREDIT RISK
PROCEDE ET APPAREIL DESTINES A UN MODELE A INFORMATIONS INCOMPLETES DES
RISQUES DE CREDIT

Patent Applicant/Assignee:

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200466102 A2 20040805 (WO 0466102)

Application: WO 2004US1920 20040120 (PCT/WO US04001920)

Priority Application: US 2003440943 20030117; US 2003505532 20030923

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 12220

Main International Patent Class: **G06F**
Fulltext Availability:
Detailed Description

Detailed Description

... on the World Trade Center. The leverage ratio jumped to a new high as the **stock price** plummeted and positive short spreads appeared.

Fig. 14 shows a time series of United Airlines...
...invention's incomplete information model, which is based on relatively high confidence in these numbers, **forecasts** very low **default rates**. However, investors who do not believe the reported values can interactively increase the variance and...

11/3,K/8 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

01062761

METHOD AND MEDIUM FOR FINANCIAL DISCLOSURE

PROCEDE ET SUPPORT DE DIVULGATION DE RENSEIGNEMENTS FINANCIERS

Patent Applicant/Inventor:

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(Residence), US (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200391853 A2-A3 20031106 (WO 0391853)

Application: WO 2003US13011 20030424 (PCT/WO US03013011)

Priority Application: US 2002376078 20020425

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AT BR CA CN HU ID IL IN JP KR MX NO NZ RU SG TR UA US VN YU ZA

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6337

Main International Patent Class: **G06F-017/60**

Fulltext Availability:
Detailed Description

Detailed Description

... of the information or the timing of disclosures. It seems clear from the volatility of **stock prices** that the quality and timing of information disclosures can be improved.

4

Section 2: Solution...

...include, but are not limited to.

Sales

6

Sales growth

Earnings

Earnings growth

Earnings per share
Return on equity
Debt levels
Cash flow
Cash reserves (including marketable securities)
Additionally, bets can be made about material...

...the price of the security is a function of a bettor's estimate of the probability of default on a loan. Still another example a bet about whether the price of a company's bonds will...

...financial measure, and so, a variety of bets can be made about a company's stock price. One example is a bet about whether the price of a company's stock will...

11/3,K/9 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01036191

BUSINESS ENTERPRISE RISK MODEL AND METHOD

PROCEDE ET MODELE D'EVALUATION DE RISQUE DANS UNE ENTREPRISE

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(Residence), US (Nationality), (Designated only for: US)
LU Hung Jung, 33 Lindale Street, A-10, Stamford, CT 06902, US, US
(Residence), CL (Nationality), (Designated only for: US)

Legal Representative:

HARDAWAY John B III (et al) (agent), NEXSEN PRUET JACOBS & POLLARD, LLC,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200365275 A1 20030807 (WO 0365275)

Application: WO 2003US2879 20030131 (PCT/WO US0302879)

Priority Application: US 2002353566 20020131

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI
SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19387

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... historical rates for default of nonrated bonds, private loans and mortgages can be used to determine a default rate. Then, by comparison to the default rates of rated bonds, a rating can be assigned ...exp WI 6
 $Pl+h = I +$
which is log-normally distributed. The mean of the stock price conditional on

11/3,K/10 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01024614 **Image available**

SYSTEM AND METHOD FOR FACILITATING SECURITIES BORROWING TRANSACTIONS

SYSTEME ET PROCEDE PERMETTANT DE FACILITER DES TRANSACTIONS D'EMPRUNT DE VALEURS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200354663 A2-A3 20030703 (WO 0354663)

Application: WO 2002US40280 20021216 (PCT/WO US02040280)

Priority Application: US 200126747 20011220

Designated States:

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK
SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SI SK
TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7748

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... short sale" in which an investor attempts to take advantage of an anticipated decline in stock price .. Herein, the term "transaction" is used. broadly to represenf various financial dealings and groups of... the security cannot be located. To continue the illustrative example

above, the server computer may **determine** that a **loan** of only 50 of the 100 requested shares of XYZ stock is approved, with the...

11/3,K/11 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01018903 **Image available**

METHOD Of SECURITIZING A PORTFOLIO OF AT LEAST 30% DISTRESSED COMMERCIAL LOANS

PROCEDE PERMETTANT DE TITRISER UN PORTEFEUILLE COMPORTANT AU MOINS 30 % DE PRETS COMMERCIAUX EN DIFFICULTE

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200348895 A2-A3 20030612 (WO 0348895)

Application: WO 2002US37551 20021122 (PCT/WO US0237551)

Priority Application: US 2001334344 20011129; US 200253925 20020118

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 30132

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... portfolio, the portfolio is further processed in steps 130-134 in the illustrative example to **determine loan** commitment concentration for each borrower represented in the portfolio. More particularly, the percentage of the...more than 5% of the aggregate loan commitments included in the portfolio.

[00521 After the **loan** , l@omrntitment concentration is **determined** for each borrower, the industry diversification of the portfolio is determined as illustrated in FIG...diversification.

Initially in step 150 in the illustrative example, the current portfolio is evaluated to **determine** if the **loan** commitment concentration is less than- 5% for at least four industries. If not, the current...

...industry concentration requirement. If so, the
fo

Ho is further evaluated in step 150 to **determine** whether the **loan** commitment

17

concentration is at least 5%, but less than 8% in at most five as discussed above. If the criteria is met, the portfolio is further evaluated to **determine** whether the **loan** commitment concentration is at least 8%, but less than 12% in at most two industries...

...in step 152 as discussed above to meet this criteria. Subsequently in step 158, the **loan** commitment concentration is evaluated to **determine** if there are any concentrations of at least 12%, but less than 16% in at ...meet the criteria. If the criteria is met, the industry concentration further is evaluated to **determine** whether the **loan** commitment concentration is less than 16% for all industries represented in the current portfolio in...identification of the current loan or credit agreement and/or amendment(s) thereto governing the **loan** (**determined** in step 230, FIG. 6); a field 256 for the date of the latest amendment... applicable LIBOR margin from the field 286 (FIG. 711) in step 576. If it is **determined** in step 574 that the **loan** is based on a prime lending rate, then the contractual interest rate for the loan...

...the applicable

35

prime margin (field 288, FIG. 7B) in step 578. If it is **determined** in step 574 that the **loan** is -based on the lower of LIBOR and the applicable prime, Tate; then the Tate...and a determination is made in step 586 whether the cash pay rate has been **determined** for the last **loan** in the credit facility. If it is determined in step 582 that the borrower is...

...and a determination is made in step 586 whether the cash pay rate has been **determined** for the last **loan** in the credit ...appraisal supporting another percentage in the loan documentation, or unless there is a currently available **stock price** from a national U.S. exchange or stock market) for equity method investments may be...As shown in FIG. 13G in the illustrative example, the collateral coverage then may be **determined** for each **loan** class in each credit facility by dividing the collateral value of the assets securing that...over a period of 84 months or such other period as the collateral manager may **determine**. Thereafter, initial **loan** balances in the cash flow grid for each loan included in each credit facility are...into a field 972 of the cash flow grid and then in step 974 a **determination** may be made for each **loan** and each periodic (e.g., monthly, etc.) activity record whether the paydown occurs in that...for that loan for that monthly period. The total number of elapsed quarters in the **loan** period may be **determined** in step 1068 by dividing the number of days through the payment date (using a...the credit for unfunded principal determined in step 1076 from the payment for funded principal **determined** in step 1074. For each **loan** in a credit facility the following data may be aggregated in step 1080: Commitment Offered...agencies for "shadow rating" the individual loans in the distressed credit facility portfolio and/or **determining** a recovery rate for each **loan** in the distressed credit facility portfolio. FIGS. 17A-17E illustrate the content of exemplary due...less than 45% of all performing loan commitments (i.e., performing-1 and performing-2 **loans** combined). If it is **determined** in step II 12 that the distressed credit facility portfolio does not contain sufficient performing...by the collateral manager (for example, based on the historical needs of the borrowers as **determined** from the **loan** documentation and/or based on the workout strategy and/or the relative composition of the...shown in the illustrative example in FIG. 23A, calculations are made in step 1154

to determine .

the amount of funded revolving loans ; the proportion of the total loan commitments in the distressed credit facility portfolio represented by...

Claim

... the distressed loan portion of said portfolio of loans comprising at least 30% distressed commercial loans is determined by value.

3 The method of claim 1, wherein the distressed loan portion of said portfolio of loans comprising at least 30% distressed commercial loans is determined by outstanding principal balance.

4 The method of claim 1, wherein the distressed loan portion of said portfolio of loans comprising at least 30% distressed commercial loans is determined by credit facility commitment amount.

5 The method as recited in claim 1, wherein the step of selecting a portfolio of loans includes the step of determining the diversity of the borrowers in the portfolio.

6 The method as recited in claim...

11/3,K/12 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01000050 **Image available**

MACHINE-IMPLEMENTABLE PROJECT FINANCE ANALYSIS AND NEGOTIATING TOOL
SOFTWARE, METHOD AND SYSTEM
LOGICIEL D'OUTIL DE NEGOCIATION ET D'ANALYSE FINANCIERES DE PROJET POUVANT
ETRE IMPLEMENTE SUR MACHINE, ET PROCEDE ET SYSTEME CORRESPONDANTS

Patent Applicant/Assignee:

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Legal Representative:

MCKEOWN James F (agent), Crowell & Moring L.L.P., P.O. Box 14300,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200330058 A1 20030410 (WO 0330058)

Application: WO 2001US30716 20011001 (PCT/WO US01030716)

Priority Application: US 2000676248 20000929; US 2001781964 20010214

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CA JP

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 80121

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Project Start (Variable Costs)

'Me PFANT uses a circular function (sine curve) to simulate price volatility . The cycle status describes the angle (degree) of the function at project start. To keep...Debt Service Periodical payments of interest and principal over the loan repayment period.

1 9

Debt Service Coverage Ratio

(Free Cash Flow + Financing)/Debt Service

Debt Service Reserve Account (DSRA)

Trust...set the maximum loan amounts for the construction stand by and the repayment stand by loan . The user can determine a last disbursement month for the repayment phase stand-by loan. Stand-by loans are...case you use the second pricing mechanism, you can also make use of a deferral (loan) mechanism.

Variable Costs determined by Prices in the Input Market

11/3,K/13 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00987342 **Image available**

METHOD AND SYSTEM FOR MANAGING A MORTGAGE-BACKED SECURITIES INDEX

PROCEDE ET SYSTEME PERMETTANT DE GERER UN INDICE DE TITRES HYPOTHECAIRES

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200317051 A2-A3 20030227 (WO 0317051)

Application: WO 2002US25813 20020815 (PCT/WO US0225813)

Priority Application: US 2001931149 20010816

Designated States:

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI

SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 15377

Main International Patent Class: G06F-017/60

Fulltext Availability:
Detailed Description

Detailed Description

... FTSE I 00 Index, for example, is calculated by taking a weighted average of the **share prices** of the largest I 00 companies on the London Stock Exchange. Launched in 1984 with...across all the securities then in the index. Of course, these weights continually change as **share prices** move which, in turn, changes market capitalization both of each individual security in the index...4.2)
For a specific mortgage pool, the pay down for month i is preferably **determined** by the actual **loans** represented in the pool during month i-1. Therefore, two separate pools with the same...

11/3,K/14 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00944717 **Image available**

METHOD AND SYSTEM FOR OFFERING DEBT RECOVERY PRODUCTS TO A CUSTOMER
PROCEDE ET SYSTEME CONCUS POUR PROPOSER DES PRODUITS DE RECOUVREMENT DE
DETTES A UN CLIENT

Patent Applicant/Assignee:

CAPITAL ONE FINANCIAL CORPORATION, 2980 Fairview Park Drive, Falls
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designated states except: US)

Patent Applicant/Inventor:

BASS Scott, 11904 Glen Gary Court, Richmond VA 23233, US, US (Residence),

US (Nationality), (Designated only for: US)

Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett &
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200277761 A2-A3 20021003 (WO 0277761)

Application: WO 2002US8428 20020320 (PCT/WO US0208428)

Priority Application: US 2001812831 20010321

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6931

METHOD AND SYSTEM FOR OFFERING DEBT RECOVERY PRODUCTS TO A CUSTOMER

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

English Abstract

Methods and systems for offering **debt recovery** products to customers having delinquent accounts are disclosed. A **debt recovery** service retrieves delinquent account information (302) corresponding to a customer (304). Based on the retrieved delinquent account information (302), the **debt recovery** service determines a set of **debt recovery** offers for the customer (312). The customer sends selection information to the **debt recovery** service (314). Customer selection information customizes a **debt recovery** product that corresponds to one of the set of **debt recovery** offers (316). The **debt recovery** service then creates a **debt recovery** account for the customized **debt recovery** product (318).

Detailed Description

TITLE OF THE INVENTION

METHOD AND SYSTEM FOR OFFERING

DEBT RECOVERY PRODUCTS TO A CUSTOMER

FIELD OF THE INVENTION

The present invention generally relates to the field of **debt recovery**. More particularly, the invention relates to a method and system for a **debt recovery** service to offer a set of **debt recovery** products to a customer in debt.

BACKGROUND AND MATERIAL INFORMATION

Credit issuing businesses of all...

...to debt.

Accordingly, there is a need for an improved method and system for offering **debt recovery** products to customers. There is also presently a need for a method and system for...

...SUMMARY OF THE INVENTION

Methods and systems consistent with the principles of the invention offer **debt recovery** products to customers having delinquent accounts. A **debt recovery** service retrieves delinquent account information corresponding to a customer. Based on the retrieved delinquent account information, the **debt recovery** service determines a set of **debt recovery** offers for the customer (such as a **debt recovery** credit card offer, installment loan offer, and/or a quick repayment offer). The customer sends customer selection information to the **debt recovery** service. Customer selection information customizes a **debt recovery** product that corresponds to one of the set of **debt recovery** offers. Thereafter, the **debt recovery** service creates a **debt recovery** account for the customized **debt recovery** product.

A system consistent with the principles of the invention also offers **debt recovery** products to customers having delinquent accounts. An account database stores delinquent account information for a plurality of delinquent accounts. An offer decision model determines a set of **debt recovery** offers (such as a **debt recovery** credit card offer, installment loan offer, and/or a quick repayment offer) for a customer...

...information, retrieved from the database, that corresponds to the customer. After the set of **debt recovery** offers has been considered by the customer, a server receives customer selection information from the customer.

Customer selection information customizes a **debt recovery** product corresponding to one of the set of **debt recovery** offers. Thereafter, a fulfillment engine creates a **debt recovery** account for the customized **debt recovery** product.

11/3,K/15 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00908950 **Image available**

METHOD AND SYSTEM FOR PROPERTY VALUATION IN AN ON-LINE COMPUTING ENVIRONMENT

PROCEDE ET SYSTEME D'EVALUATION DE BIENS DANS UN ENVIRONNEMENT INFORMATIQUE EN LIGNE

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200242980 A1 20020530 (WO 0242980)

Application: WO 2001US43699 20011116 (PCT/WO US0143699)

Priority Application: US 2000249985 20001120; US 2001766779 20010122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10491

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... estate news, typically sorted by property-type, market, or company name, market indices, interest rates, **stock prices**, and market demographics.

For financing services, a property owner can use a client computer, such...exemplary process for calculating an estimate of mortgage payments on a fixed or variable commercial **loan**, as well as **estimates** for the principal and interest payments over the term of a loan.

Turning now to...loan amount 17b20 and the points and fees in 17b25 and MM The

calculator then **determines** the total new **loan** amount 17b35. The annual interest rate 17b40, the new loan term 17b45, and the new...

Claim

... payments, and refinancing savings for
the selected real estate property;
cash flow calculation tools for **determining** payment and **loan** amounts
for the selected real estate property; and
space calculation tools for determining the amount...

...capitalization rate of
payments for the selected real estate property; and
a refinancing calculator for **determining** refinance **loan** savings and
breakeven terms for a property loan.

7 The system of claim 6, wherein...

11/3,K/16 (Item 14 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00874895 **Image available**

INTELLECTUAL PROPERTY INVESTMENT PROCESS

PROCEDE D'INVESTISSEMENT EN PROPRIETE INTELLECTUELLE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Wilmington, DE 19803, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200209011 A1 20020131 (WO 0209011)

Application: WO 2001US23547 20010726 (PCT/WO US0123547)

Priority Application: US 2000220873 20000726

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6190

Main International Patent Class: **G06F-017/60**

International Patent Class: **G06F-019/00**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... a particular asset, including but not limited to.

1 . Cost

2. Book value

3 . Collateral/ **loan** /liquidation value

4. **Estimated** fair market value
5. Fair market value
6. Bid/Offer value
7. Public offering value...

...this invention involves one or more of at least four basic valuation steps.

- 10

1. **Determining** a collateral/ loan /liquidation value
2. **Determining** an **estimated** fair market value by analysis of relevant valuation factors.

3. Determining a fair market value...is practiced as described herein. The impact of IP values on earnings per share and **stock price** of an owner entity of IP assets, for example, may be computed and various financial....

Claim

... impact of the total net intellectual property asset value on earnings per share/unit and **share /unit price** of a security related to the entity.

15 The process of claim 1 where the...

11/3,K/17 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00846364 **Image available**

METHOD AND APPARATUS FOR PROVIDING AUTO-REGISTRATION AND SERVICE ACCESS TO INTERNET SITES FOR INTERNET PORTAL SUBSCRIBERS
PROCEDE ET APPAREIL POUR ASSURER L'ACCES DES SERVICES D'ENREGISTREMENT AUTOMATIQUE A DES SITES INTERNET POUR DES ABONNES A DES PORTAILS INTERNET

Patent Applicant/Assignee:

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RAJAN Sreeranga P, 3475 Granada Avenue #320, Santa Clara, CA 95051, US,

Legal Representative:

BOYS Donald R (agent), P.O. Box 187, Aromas, CA 95004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200180067 A1 20011025 (WO 0180067)

Application: WO 2001US8265 20010314 (PCT/WO US0108265)

Priority Application: US 2000550348 20000414

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
 EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
 LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 22879

Main International Patent Class: G06F-017/00

International Patent Class: G06F-015/16

Fulltext Availability:

Detailed Description

Detailed Description

... words or phrases. For example, if data is being parsed from an investment site quoting **stock prices**, then the appearance of the word ponfolio may be equated with not only the exact...

...request read "retum available loan options and current rates" (inverted exclamation mark)t can be **determined** that the **loan** data did match that request. If a current non-registering request reads "send me my...

11/3,K/18 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

00837927 **Image available**

METHOD AND APPARATUS FOR RETRIEVING INFORMATION FROM SEMI-STRUCTURED, WEB-BASED DATA SOURCES

PROCEDE ET APPAREIL DE RECUPERATION D'INFORMATION A PARTIR DE SOURCES DE DONNEES WEB A DEMI STRUCTUREES

Patent Applicant/Assignee:

YODLEE COM INC, 3600 Bridge Parkway, Suite 200, Redwood Shores, CA 94065,
US, US (Residence), US (Nationality)

Inventor(s):

RAJAN Sreeranga P, 3475 Granada Avenue, #320, Santa Clara, CA 95051, US,
PANDURANGAN Senthil Kumar, 625 Teatree Court, San Jose, CA 95128, US,
WU Jonathan, 167 Town Square Drive, Mountain View, CA 94043, US,

Legal Representative:

BOYS Donald R (agent), P.O. Box 187, Aromas, CA 95004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171563 A1 20010927 (WO 0171563)

Application: WO 2001US8360 20010315 (PCT/WO US0108360)

Priority Application: US 2000532647 20000322

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15920

Main International Patent Class: G06F-017/30

Fulltext Availability:

Detailed Description

Detailed Description

... words or phrases. For example, if data is being parsed from an investment site quoting **stock prices**, then the appearance of the word portfolio may be equated with not only the exact...

...If a previous request read "return available loan options and current rates" it can be **determined** that the **loan** data did match that request. If a current non-registering request reads "send me my..."

11/3,K/19 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00563372 **Image available**

COMPUTER-IMPLEMENTED SECURITIES TRADING SYSTEM WITH VIRTUAL CURRENCY AND VIRTUAL SPECIALIST

SYSTEME INFORMATIQUE DESTINE AU COMMERCE DE VALEURS BOURSIERES, AVEC DEVISE VIRTUELLE ET SPECIALISTE VIRTUEL

Patent Applicant/Assignee:

HSX INC, 225 Arizona Avenue, Suite 250, Santa Monica, CA 90401, US, US
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Inventor(s):

KEISER Timothy M, 1322 Wellesley Avenue #5, Los Angeles, CA 90025, US,
BURNS Michael R, 8365 Sunset View, Los Angeles, CA 90069, US,

Legal Representative:

LIBERCHUK Larry (agent), Brown Raysman Millstein Felder & Steiner, LLP,
120 West 45th Street, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200026745 A2-A3 20000511 (WO 0026745)

Application: WO 99US25793 19991102 (PCT/WO US99025793)

Priority Application: US 98184571 19981102; US 99382907 19990825

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 16385

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Hollywood stocks (HSXI) expressed as a number, with I 000 defined as the aggregate total **stock price** value on opening day, wherein HSXI = (today's gross
1 5 stock-value) / (opening day...

...stocks

and bonds, and expressed as a number, with I 000 as the aggregate total **stock price** value on opening, wherein HMXI = ((today's gross
market-value) / (opening day

gross market-value...program takes the EGB0, and divides it by the NIS to determine a raw initial **share 10 price** (RIS), step 1206.

The initial **share price** (ISP) is then adjusted by a stage of production factor. The following is a description...multiplied together with the box office index to obtain an adjusted box office index. The **bond rating** is then **determined** using the adjusted box office index.

Another way of determining an initial bond price is...performance for the product or person which the security is tied to. For example, movie **stock prices** are tied 30 to perceived box office performance. If a movie stock is priced at...

11/3,K/20 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00335650 **Image available**

COMPUTER SYSTEM FOR MANAGING CLIENT FINANCIAL ACCOUNTS WITH OVERDRAFT PROTECTION

SYSTEME INFORMATIQUE POUR LA GESTION DE COMPTES FINANCIER DE CLIENT AVEC UNE PROTECTION CONTRE LE DECOUVERT

Patent Applicant/Assignee:

PROPRIETARY FINANCIAL PRODUCTS INC,

Inventor(s):

ATKINS Charles A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9618162 A1 19960613

Application: WO 95US15922 19951204 (PCT/WO US9515922)

Priority Application: US 94442 19941206

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AU BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP KR KZ LK LR LS LT
LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TT UA UZ VN KE LS MW SD
SZ UG AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM
GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 37555

Main International Patent Class: G06F-019/00

Fulltext Availability:

Detailed Description

Detailed Description

... to access on-line computer services 48 such as news or financial information such as **stock prices** , or communicate with a brokerage firm for the processing ...below.

Prior to the funding of the mortgage or any other form of financing or **loan** , the collateral monitoring and **forecasting** process is activated 218. Two tests are performed on the individual's net total assets...such as changes in consumption, income, interest rates on borrowing costs, dividend yields on common **stock prices** , and returns offered on various types of annuities. In this way, the ultimate PALAP may...